

Information to identify the case:

Debtor 1	<u>Vincent G. Iannuzzi</u>	Social Security number or ITIN	xxx-xx-0696
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kathleen M. Iannuzzi</u>	Social Security number or ITIN	xxx-xx-4702
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-13092-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Vincent G. Iannuzzi

Kathleen M. Iannuzzi

8/3/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Vincent G. Iannuzzi
Kathleen M. Iannuzzi
DebtorsCase No. 12-13092-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 30

Date Rcvd: Aug 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2017.

db/jdb +Vincent G. Iannuzzi, Kathleen M. Iannuzzi, 3360 W. Hollywood Circle,
Pennsauken, NJ 08109-2365

512751762 +CCMUA, 1645 Ferry Avenue, Camden, NJ 08104-1360

512751760 +Camden Catholic High School, 300 Cuthbert Road, Cherry Hill, NJ 08002-2999

512751764 +Eastern Account System Of Connecticut, PO Box 837, Newtown, CT 06470-0837

512751765 +Emerg. Phy. Assoc. of SJ, Akron Billiing Center, 2620 Ridgewood Road, Suite 300,
Akron, OH 44313-3500

512751766 +Garden State Orthopaedics, 435 Rte 70 West, Cherry Hill, NJ 08002-3524

512751768 LabCorp, PO Box 2240, Burlington, NC 27216-2240

515418636 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096,
Dallas, TX 75261-9741.)

514254577 +NCEP, LLC, Ascension Capital Group, PO Box 165028, Irving, TX 75016-5028

514268691 +NCEP, LLC, PO Box 165028, Irving, TX 75016-5028

514254578 +NCEP, LLC, by AIS Data Services, LP as agent, Department 233, PO BOX 4457,
Houston, TX 77210, NCEP, LLC 77210-4457

512751770 New Jersey Department Of Labor, Benefit Payment Control, PO Box 951,
Trenton, NJ 08625-0951

512751771 New Jersey Div. of Taxation, Compliance & Enforcement-Bankruptcy Unit,
50 Barrach St., 9th Fl, PO Box 245, Trenton, NJ 08695-0267

512751773 +PSE&G, PO Box 1444, New Brunswick, NJ 08903-1444

512751775 +South Jersey Gastroenterology, Attn: Northwest Collectors, 3601 Algonquin Rd., Suite 232,
Rolling Meadows, IL 60008-3106

512986140 +State of New Jersey, Department of Labor, PO Box 951, Trenton, NJ 08625-0951

512751776 +T Mobile, Attn: Enhanced Recovery Company, 8014 Bayberry Road,
Jacksonville, FL 32256-7412

512751777 +The Endo Center At Voorhees, 93 Cooper Road, Suite 100, Voorhees, NJ 08043-4910

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 03 2017 22:47:05 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 03 2017 22:47:02 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

512776756 EDI: AIS.COM Aug 03 2017 22:28:00 American InfoSource LP as agent for,
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848

512955658 EDI: AIS.COM Aug 03 2017 22:28:00 American InfoSource LP as agent for,
InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093

512751761 EDI: CAPITALONE.COM Aug 03 2017 22:28:00 Capital One, Bankruptcy Dept., PO Box 30285,
Salt Lake City, UT 84130-0285

512751763 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Aug 03 2017 22:47:36 Comcast,
PO Box 5025, 1250 Berlin Rd., Cherry Hill, NJ 08034-1494

512751767 EDI: IRS.COM Aug 03 2017 22:28:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346

512751772 EDI: PRA.COM Aug 03 2017 22:28:00 Portfolio Recovery Associates, 120 Corporate Blvd.,
Norfolk, VA 23502

512770235 +E-mail/Text: bankruptcy@pseg.com Aug 03 2017 22:46:20 PSE&G, PO Box 490,
Cranford NJ 07016-0490, Attn: Bankruptcy Dept

512908816 EDI: Q3G.COM Aug 03 2017 22:28:00 Quantum3 Group LLC as agent for,
Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788

512751774 EDI: DRIV.COM Aug 03 2017 22:28:00 Santander Consumer USA, Bankruptcy Dept.,
PO Box 560284, Dallas, TX 75356-0284

512777550 EDI: DRIV.COM Aug 03 2017 22:28:00 Santander Consumer USA, P.O. Box 560284,
Dallas, TX 75356-0284

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512751769* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, Bankruptcy Dept., 350 Highland Drive,
Lewisville, TX 75067)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 30

Date Rcvd: Aug 03, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2017 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Nationstar Mortgage, LLC bkecf@milsteadlaw.com,
alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com
Jill T. Bryan on behalf of Debtor Vincent G. Iannuzzi jtb.assistant1@verizon.net
Jill T. Bryan on behalf of Joint Debtor Kathleen M. Iannuzzi jtb.assistant1@verizon.net
TOTAL: 7